

Information to identify the case:

Debtor 1	Daniel Lavelle	Social Security number or ITIN	xxx-xx-1307
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-24170-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Daniel Lavelle

4/16/24

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Daniel Lavelle
Debtor

Case No. 18-24170-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 16, 2024

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 18, 2024:

Recip ID	Recipient Name and Address
db	+ Daniel Lavelle, 3973 Edge Rd, Pittsburgh, PA 15227-3409
cr	+ Borough of Brentwood/Brentwood School District, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6101
14970344	+ Borough of Brentwood & Borough of Brentwood SD, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
15524249	+ Borough of Brentwood and Borough of Brentwood SD, GRB Law, c/o Jeffrey R. Hunt, Esq., 525 William Penn Place, St. 3110, Pittsburgh, PA 15219-1753
15524248	+ Borough of Brentwood and Borough of Brentwood Scho, GRB Law, c/o Jeffrey R. Hunt, Esq., 525 William Penn Place, St. 3110, Pittsburgh, PA 15219-1753
14937680	Capital One, 150009 Capital One Dr, Henrico, VA 23238
14937681	+ Carly Daniel, 3973 Edge Rd, Pittsburgh, PA 15227-3409
14937683	+ Clearview FCU, Box 1289, Coraopolis, PA 15108-1289
14937686	+ Jordan Tax Service, 102 Rahway Rd, Canonsburg, PA 15317-3349
14937689	+ NW Bank, 100 Liberty St, Warren, PA 16365-2411

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 17 2024 03:35:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 16 2024 23:51:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 17 2024 03:35:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 16 2024 23:51:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Apr 16 2024 23:52:00	Hyundai Lease Titling Trust, P.O. Box 20829, Fountain Valley, CA 92728-0829
cr	+ EDI: PRA.COM	Apr 17 2024 03:35:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
14937678	EDI: WFFC	Apr 17 2024 03:35:00	American Honda Finance, 201 Little Falls Dr, Wilmington, DE 19808
14947297	Email/Text: ebnbankruptcy@ahm.honda.com	Apr 16 2024 23:52:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
14937677	+ Email/PDF: bncntices@becket-lee.com	Apr 16 2024 23:59:31	American Express, Box 297871, Fort Lauderdale,

District/off: 0315-2

User: auto

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14954704	Email/PDF: bncnotices@becket-lee.com	Apr 16 2024 23:59:02	FL 33329-7871 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14937679	+ Email/Text: bk@avant.com	Apr 16 2024 23:52:00	Avant, 222 N. LaSalle, Suite 170, Chicago, IL 60601-1003
14970323	EDI: CAPITALONE.COM	Apr 17 2024 03:35:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14960303	+ Email/Text: bankruptcy@clearviewfcu.org	Apr 16 2024 23:52:00	Clearview Federal Credit Union, 8805 University Blvd, Moon Township, PA 15108-4212
14937684	+ EDI: WFNNB.COM	Apr 17 2024 03:35:00	Comenity Bank, 3100 Easton Square Plaza, Columbus, OH 43219-6289
14937685	EDI: DISCOVER	Apr 17 2024 03:35:00	Discover, Box 15316, Wilmington, DE 19850
14942795	EDI: DISCOVER	Apr 17 2024 03:35:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14947303	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Apr 16 2024 23:52:00	Hyundai Lease Titling Trust, PO Box 20825, Fountain Valley, CA 92728-0825
14969422	EDI: JEFFERSONCAP.COM	Apr 17 2024 03:35:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14937687	^ MEBN	Apr 16 2024 23:37:26	Kia Motors, 4000 MacArthur Blvd, Newport Beach, CA 92660-2507
14971649	Email/PDF: resurgentbknofications@resurgent.com	Apr 16 2024 23:59:28	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14937688	+ EDI: LENDNGCLUB	Apr 17 2024 03:35:00	Lending Club, 71 Stevenson St, Suite 300, San Francisco, CA 94105-2985
14947989	+ Email/Text: heather.mauro@northwest.com	Apr 16 2024 23:51:00	Northwest Bank, PO Box 337, Warren PA 16365-0337
14956930	+ EDI: AGFINANCE.COM	Apr 17 2024 03:35:00	ONEMAIN FINANCIAL GROUP, LLC, PO BOX 3251, EVANSVILLE, IN 47731-3251
14937690	+ EDI: AGFINANCE.COM	Apr 17 2024 03:35:00	One Main, Box 1010, Evansville, IN 47708-1449
14973718	+ Email/PDF: ebnotices@pnmac.com	Apr 17 2024 00:00:17	PENNYMAC LOAN SERVICES, LLC, P.O. BOX 2410, MOORPARK CA 93020-2410
15087185	EDI: PRA.COM	Apr 17 2024 03:35:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14937691	+ Email/PDF: ebnotices@pnmac.com	Apr 16 2024 23:59:44	Pennymac Loan Services, 6101 Condor Dr, Moorpark, CA 93021-2602
14969569	EDI: Q3G.COM	Apr 17 2024 03:35:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15035116	Email/Text: EDBKNotices@ecmc.org	Apr 16 2024 23:50:00	U.S. Department of Education, PO Box 16448, St. Paul, MN 55116-0448
14963472	Email/Text: BNCnotices@dcmsservices.com	Apr 16 2024 23:51:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
14937692	+ Email/Text: EDBKNotices@ecmc.org	Apr 16 2024 23:50:00	US Dept of Education, Box 5609, Greenville, TX 75403-5609

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
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District/off: 0315-2

User: auto

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cr		PennyMac Loan Services, LLC
cr		Pennymac Loan Services, LLC
14937682		Carly Lavelle
14964875	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14947959	*+	Hyundai Lease Titling Trust, PO Box 20825, Fountain Valley, CA 92728-0825

TOTAL: 3 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 18, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 16, 2024 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor PennyMac Loan Services LLC nj-ecfmail@mwc-law.com, bkectf@milsteadlaw.com
Brad L. Hamric	on behalf of Debtor Daniel Lavelle hamriclaw@comcast.net
Denise Carlon	on behalf of Creditor PennyMac Loan Services LLC dcarlon@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Borough of Brentwood/Brentwood School District jhunt@grblaw.com
Mario J. Hanyon	on behalf of Creditor Pennymac Loan Services LLC wbectf@brockandscott.com, mario.hanyon@brockandscott.com
Marisa Myers Cohen	on behalf of Creditor PennyMac Loan Services LLC ecfmail@mwc-law.com, mcohen@mwc-law.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Thomas Song	on behalf of Creditor Pennymac Loan Services LLC pawb@fedphe.com
William E. Craig	on behalf of Creditor Hyundai Lease Titling Trust wcraig@egalawfirm.com mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 10